Amendments to the Abstract

Please replace the Abstract with the following amended Abstract:

A ~~risk-based~~ system and method [of]for debiting a ~~deposit~~ payment account associated with a payer, in connection with a request to make a payment, are disclosed. ~~includes a~~ A payment service provider ~~receiving~~ receives a request to make a payment to a payee on behalf of a payer. ~~The payment service provider determines a risk associated with making the requested payment on behalf of the payer in accordance with the received payment request~~ The payment service provider selects a form for debiting a deposit account associated with the payer based at least in part on at least one of comparing a payer account number associated with the payer and the payee to a merchant account scheme and comparing a payment amount associated with the received request to a merchant credit limit. ~~the determined risk.~~ Finally, the payment service provider generates an instruction to debit the payer's ~~deposit~~ payment account in accordance with the selected form for debiting.